

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Edward G. MCLAUGHLIN et al.	)	Group Art Unit: 3691
	)	
Application No.: 09/277,189	)	Examiner: Poinvil, Frantzy
	)	
Filed: March 26, 1999	)	
	)	
For: ELECTRONIC BILL	)	Confirmation No.: 3185
PRESENTATION AND PAYMENT	)	
METHOD AND SYSTEM	)	

**Mail Stop: AMENDMENT**

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed July 22, 2010, the period for response to which extends through October 22, 2010, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment sections of this paper.